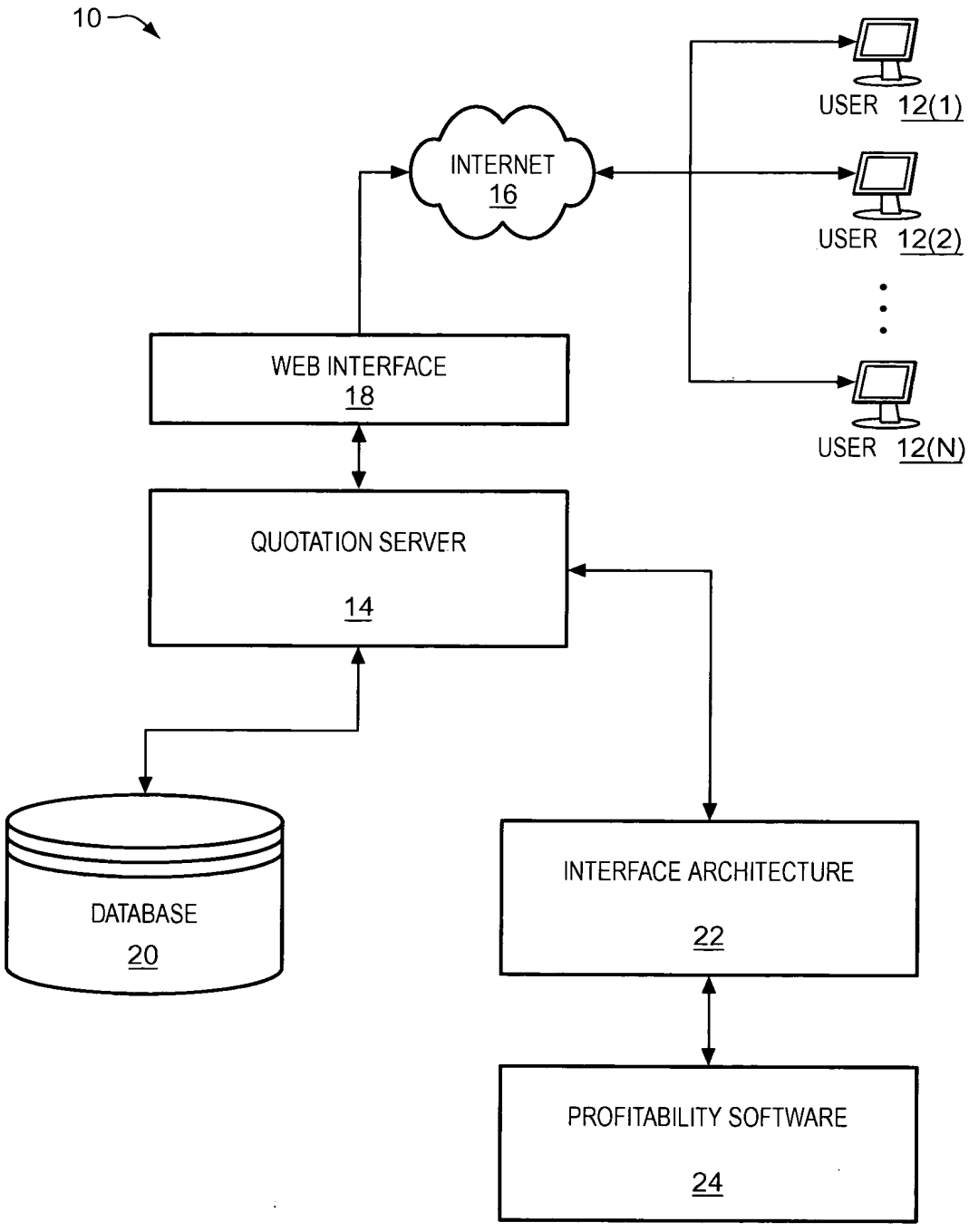
FIG. 1


10
USER 12(1)
INTERNET
16
USER 12(2)
USER 12(N)
WEB INTERFACE
18
QUOTATION SERVER
14
DATABASE
20
INTERFACE ARCHITECTURE
22
PROFITABILITY SOFTWARE
24

50

FIG. 2

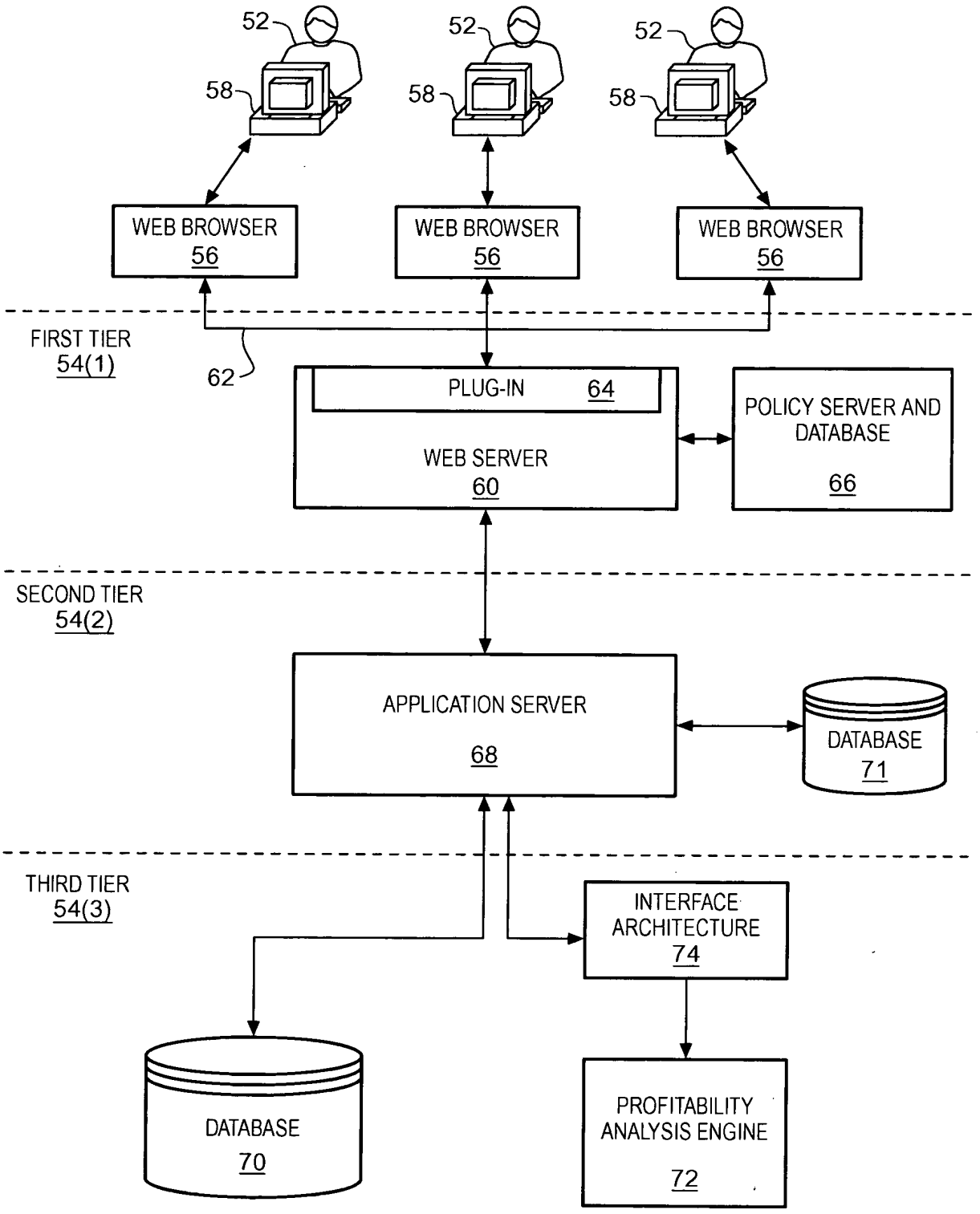

52
58
52
58
52
58
WEB BROWSER
56
WEB BROWSER
56
WEB BROWSER
56
FIRST TIER
54(1)
62
PLUG-IN
64
WEB SERVER
60
POLICY SERVER AND
DATABASE
66
SECOND TIER
54(2)
APPLICATION SERVER
68
DATABASE
71
THIRD TIER
54(3)
INTERFACE
ARCHITECTURE
74
DATABASE
70
PROFITABILITY
ANALYSIS ENGINE
72

FIG. 3

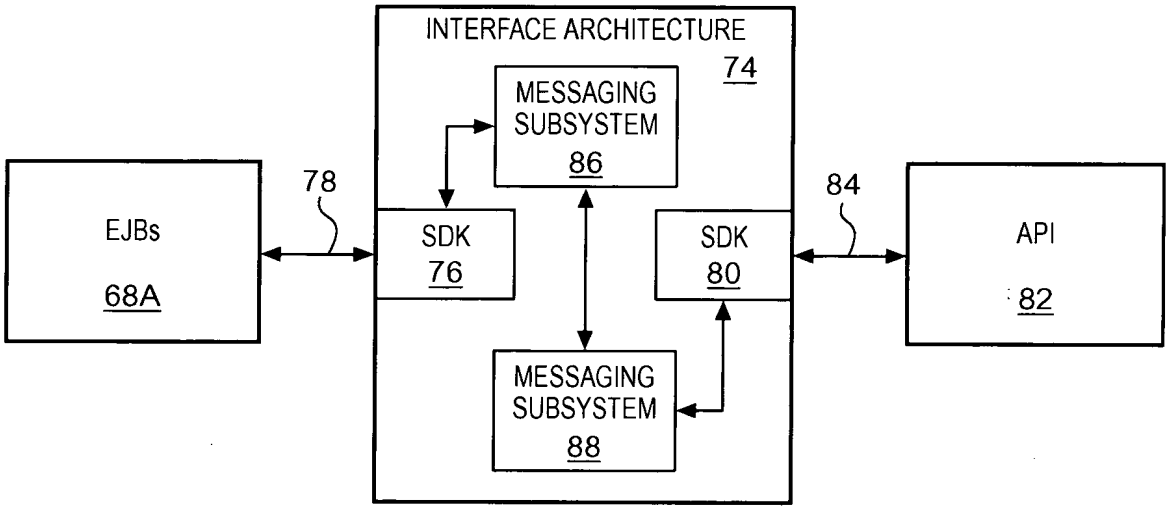

INTERFACE ARCHITECTURE
74
MESSAGING SUBSYSTEM
86
EJBs
68A
78
SDK
76
SDK
80
84
API
82
MESSAGING SUBSYSTEM
88

FIG. 4

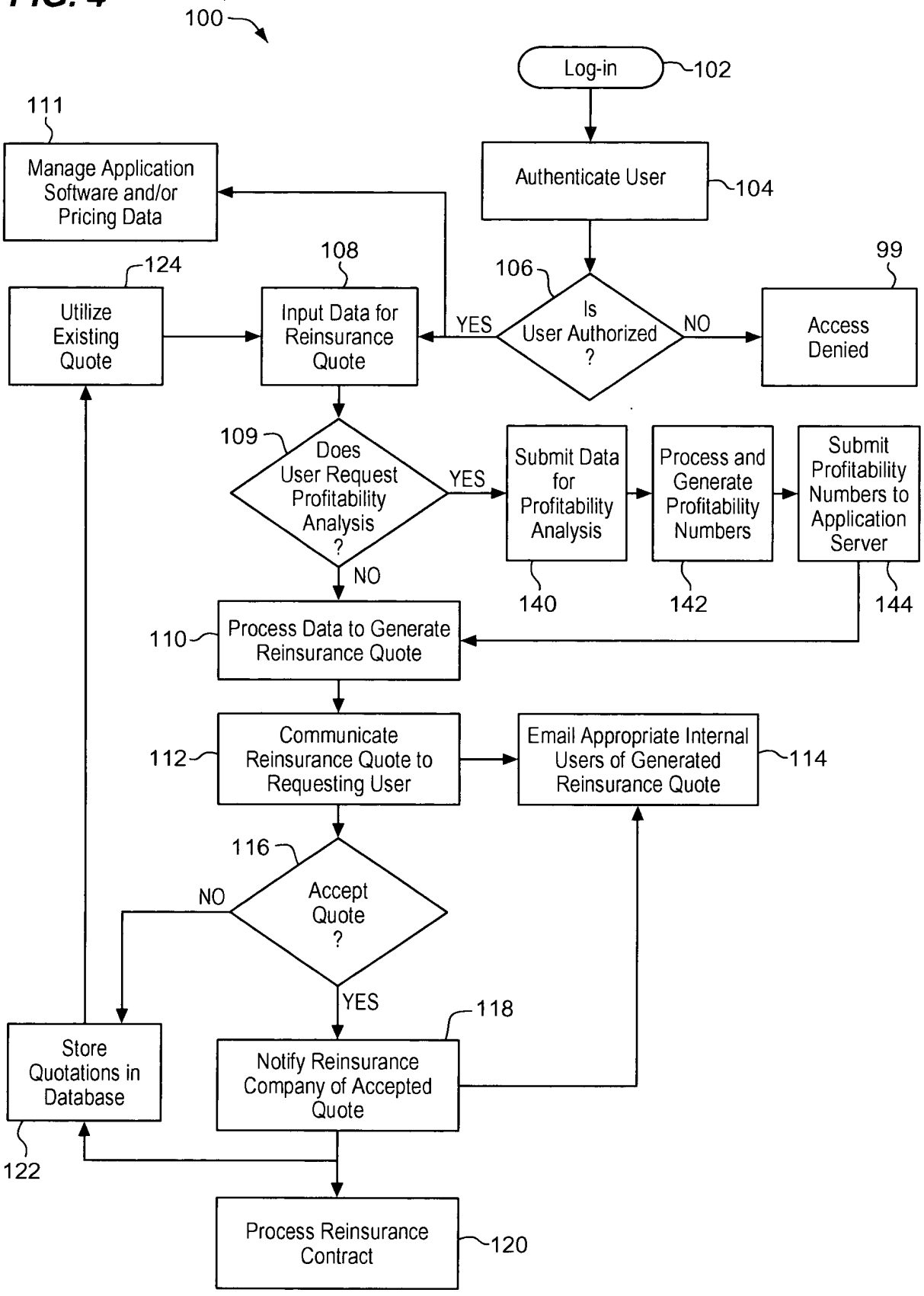

100
Log-in
102
111
Manage Application Software and/or Pricing Data
Authenticate User
104
108
106
99
124
Utilize Existing Quote
Input Data for Reinsurance Quote
YES
Is User Authorized ?
NO
Access Denied
109
Does User Request Profitability Analysis ?
YES
Submit Data for Profitability Analysis
Process and Generate Profitability Numbers
Submit Profitability Numbers to Application Server
NO
140
142
144
110
Process Data to Generate Reinsurance Quote
112
Communicate Reinsurance Quote to Requesting User
Email Appropriate Internal Users of Generated Reinsurance Quote
114
116
NO
Accept Quote ?
YES
118
Store Quotations in Database
Notify Reinsurance Company of Accepted Quote
122
Process Reinsurance Contract
120

FIG. 5

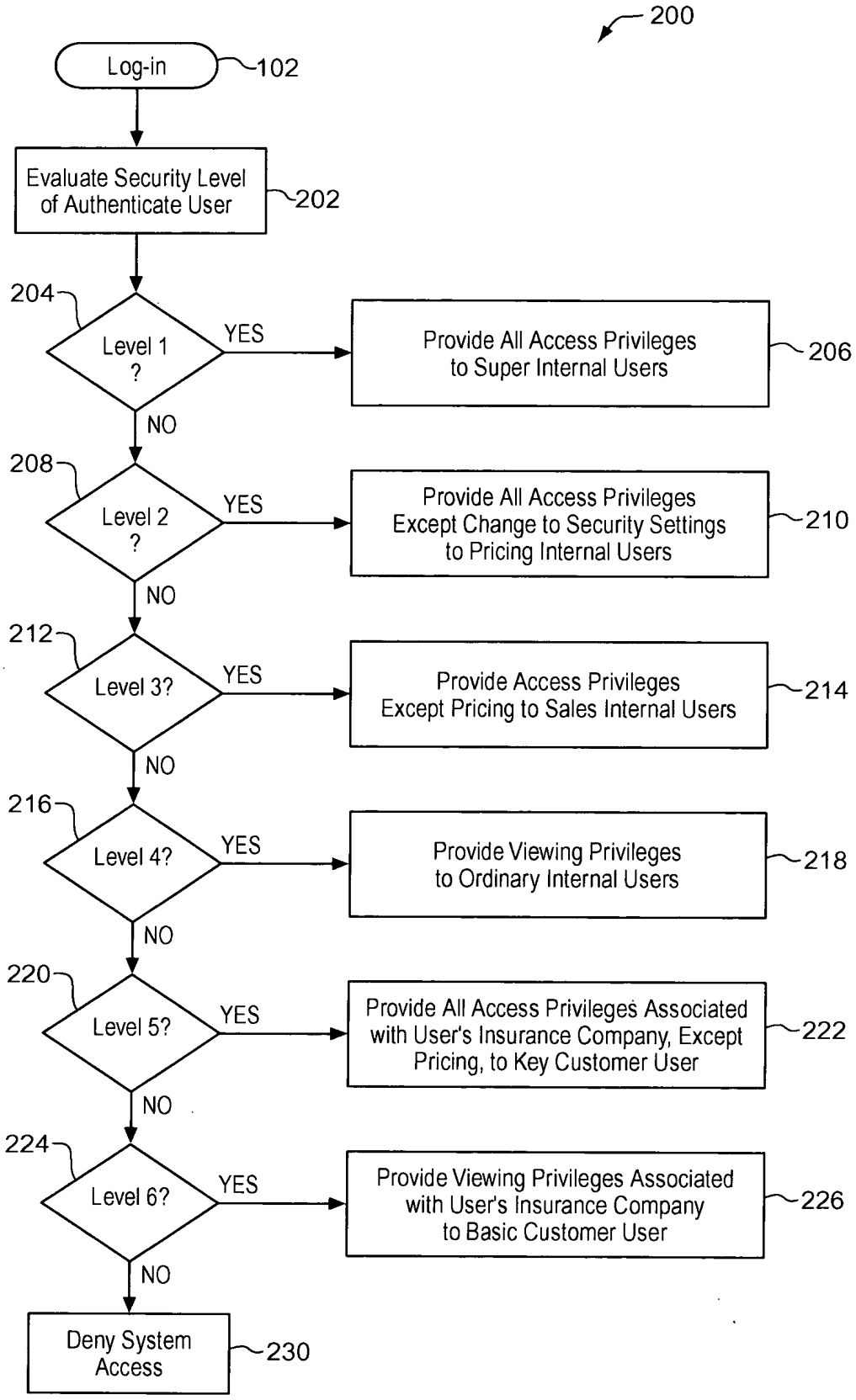

200
Log-in
102
Evaluate Security Level of Authenticate User
202
204
Level 1 ?
YES
Provide All Access Privileges to Super Internal Users
206
NO
208
Level 2 ?
YES
Provide All Access Privileges Except Change to Security Settings to Pricing Internal Users
210
NO
212
Level 3?
YES
Provide Access Privileges Except Pricing to Sales Internal Users
214
NO
216
Level 4?
YES
Provide Viewing Privileges to Ordinary Internal Users
218
NO
220
Level 5?
YES
Provide All Access Privileges Associated with User's Insurance Company, Except Pricing, to Key Customer User
222
NO
224
Level 6?
YES
Provide Viewing Privileges Associated with User's Insurance Company to Basic Customer User
226
NO
Deny System Access
230

FIG. 6

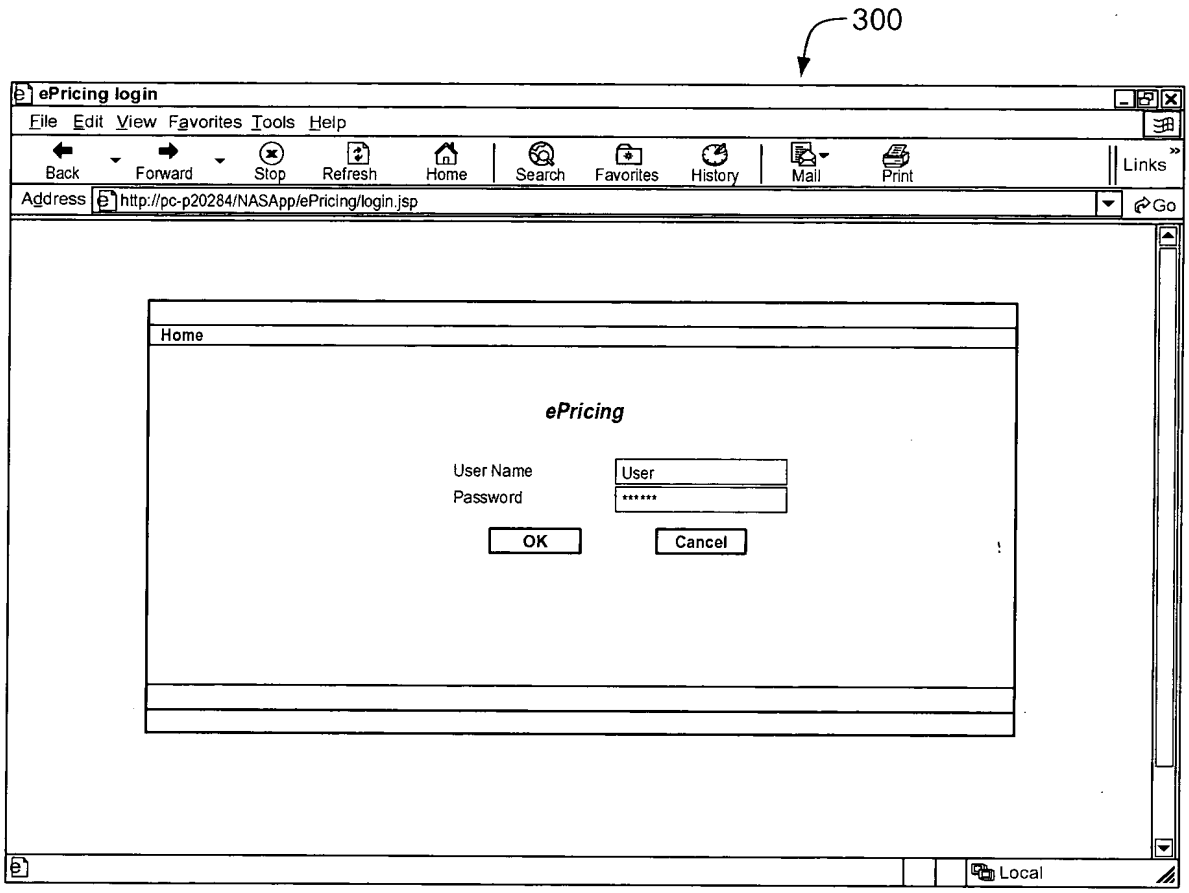

300
ePricing login
File Edit View Favorites Tools Help
Back
Forward
Stop
Refresh
Home
Search
Favorites
History
Mail
Print
Links
Address
http://pc-p20284/NASApp/ePricing/login.jsp
Go
Home
ePricing
User Name
User
Password
******
OK
Cancel
Local

FIG. 7

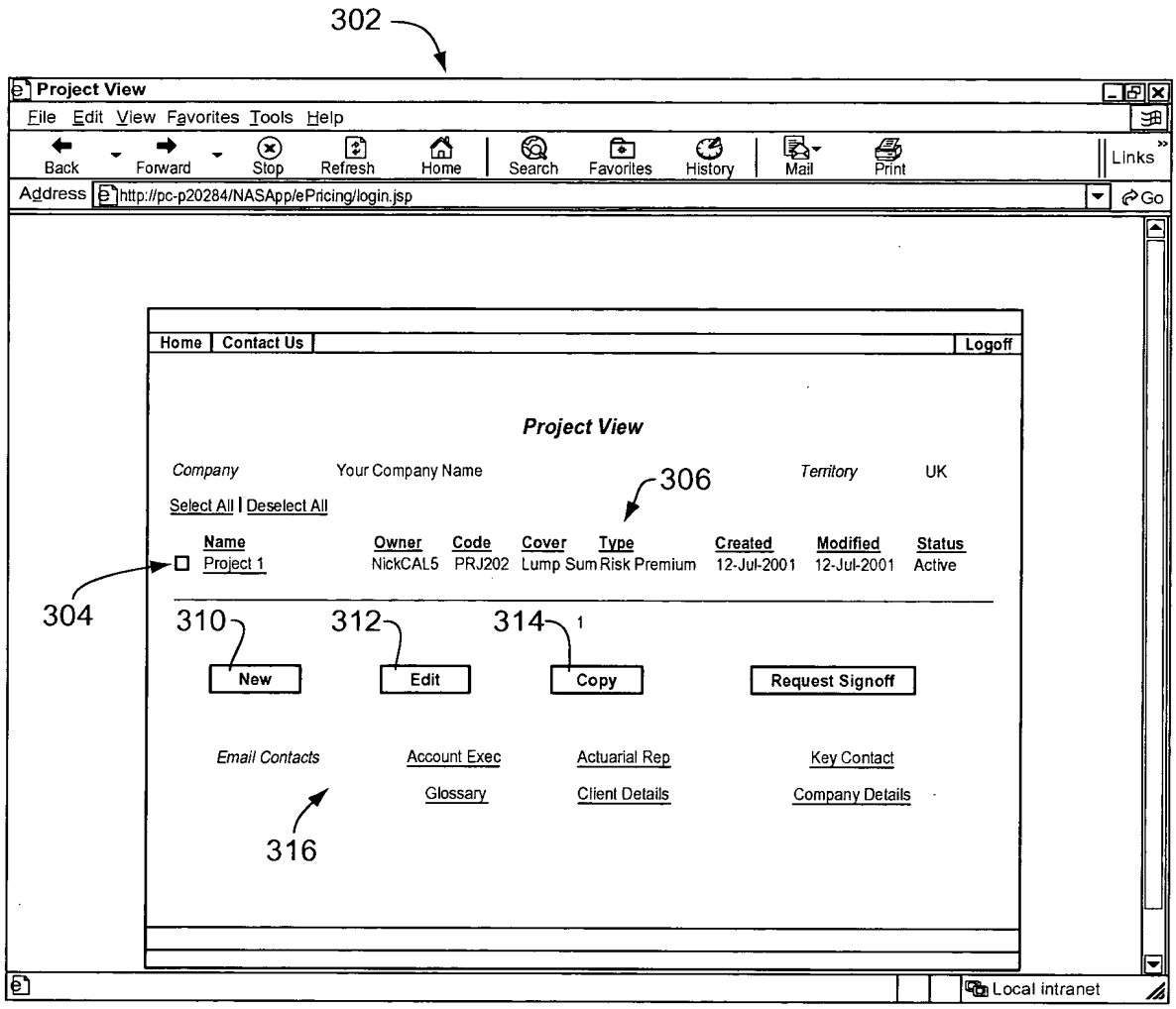

302
Project View
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Links
Address http://pc-p20284/NASApp/ePricing/login.jsp
Go
Home
Contact Us
Logoff
Project View
Company
Your Company Name
Territory
UK
306
Select All | Deselect All
Name
Owner
Code
Cover
Type
Created
Modified
Status
Project 1
NickCAL5
PRJ202
Lump Sum
Risk Premium
12-Jul-2001
12-Jul-2001
Active
304
310
312
314
New
Edit
Copy
Request Signoff
Email Contacts
Account Exec
Actuarial Rep
Key Contact
Glossary
Client Details
Company Details
316
Local intranet

FIG. 8

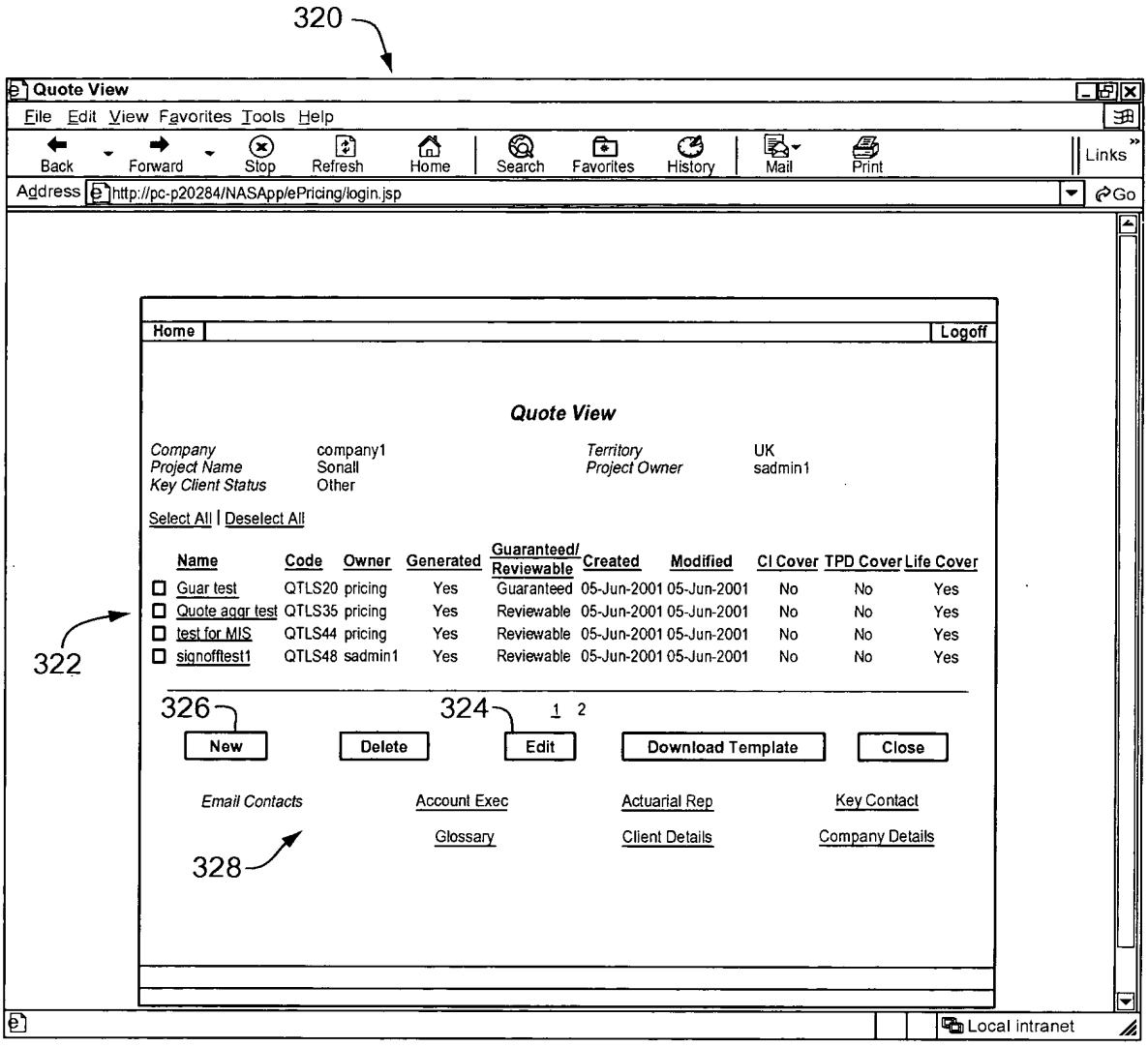

320
Quote View
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Links
Address http://pc-p20284/NASApp/ePricing/login.jsp
Go
Home
Logoff
Quote View
Company company1
Project Name Sonall
Key Client Status Other
Territory UK
Project Owner sadmin1
Select All | Deselect All
Name Code Owner Generated Guaranteed/ Reviewable Created Modified CI Cover TPD Cover Life Cover
Guar test QTLS20 pricing Yes Guaranteed 05-Jun-2001 05-Jun-2001 No No Yes
Quote aggr test QTLS35 pricing Yes Reviewable 05-Jun-2001 05-Jun-2001 No No Yes
test for MIS QTLS44 pricing Yes Reviewable 05-Jun-2001 05-Jun-2001 No No Yes
signofftest1 QTLS48 sadmin1 Yes Reviewable 05-Jun-2001 05-Jun-2001 No No Yes
322
326
324
1 2
New
Delete
Edit
Download Template
Close
Email Contacts
Account Exec
Actuarial Rep
Key Contact
Glossary
Client Details
Company Details
328
Local intranet

FIG. 9

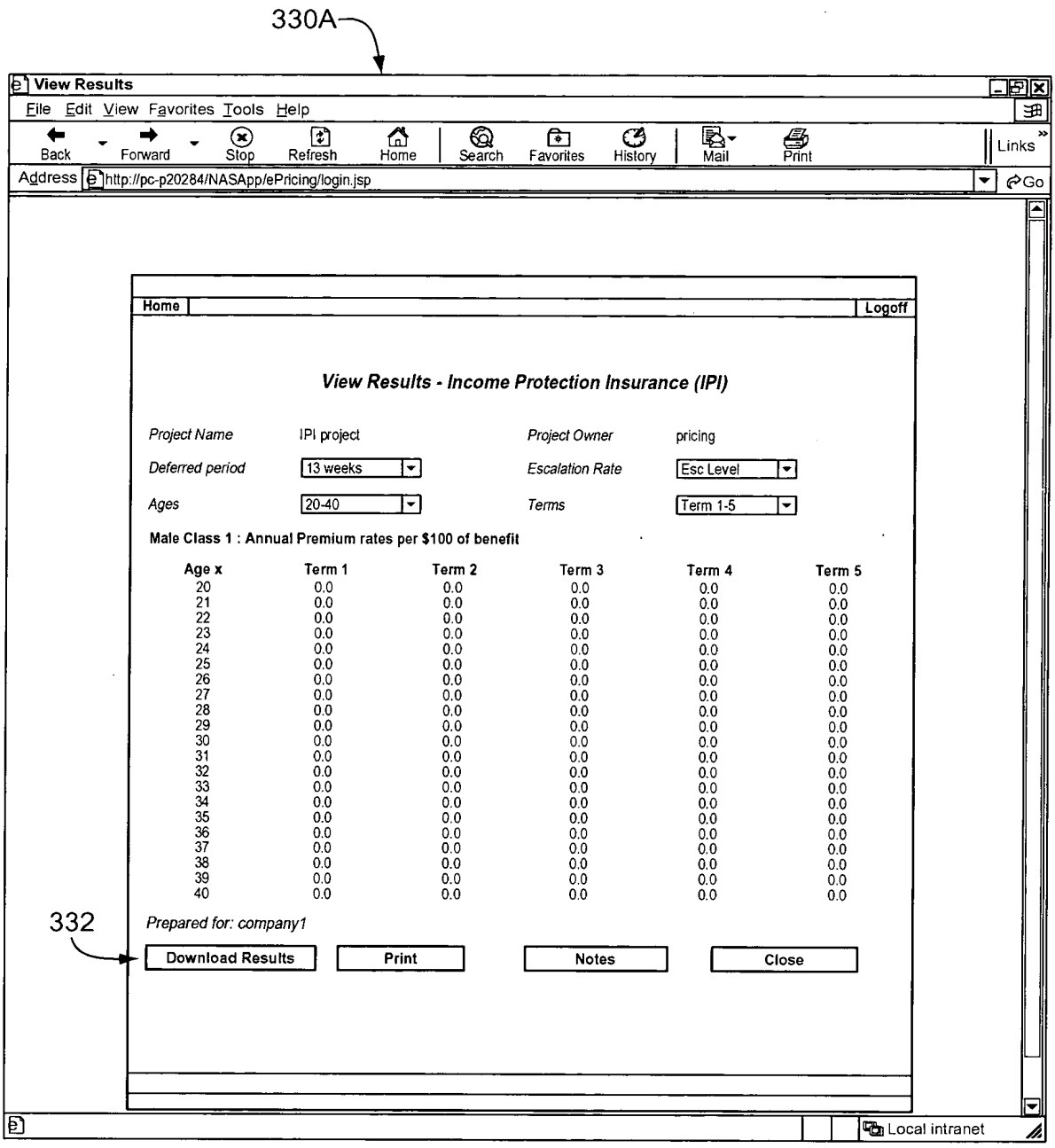
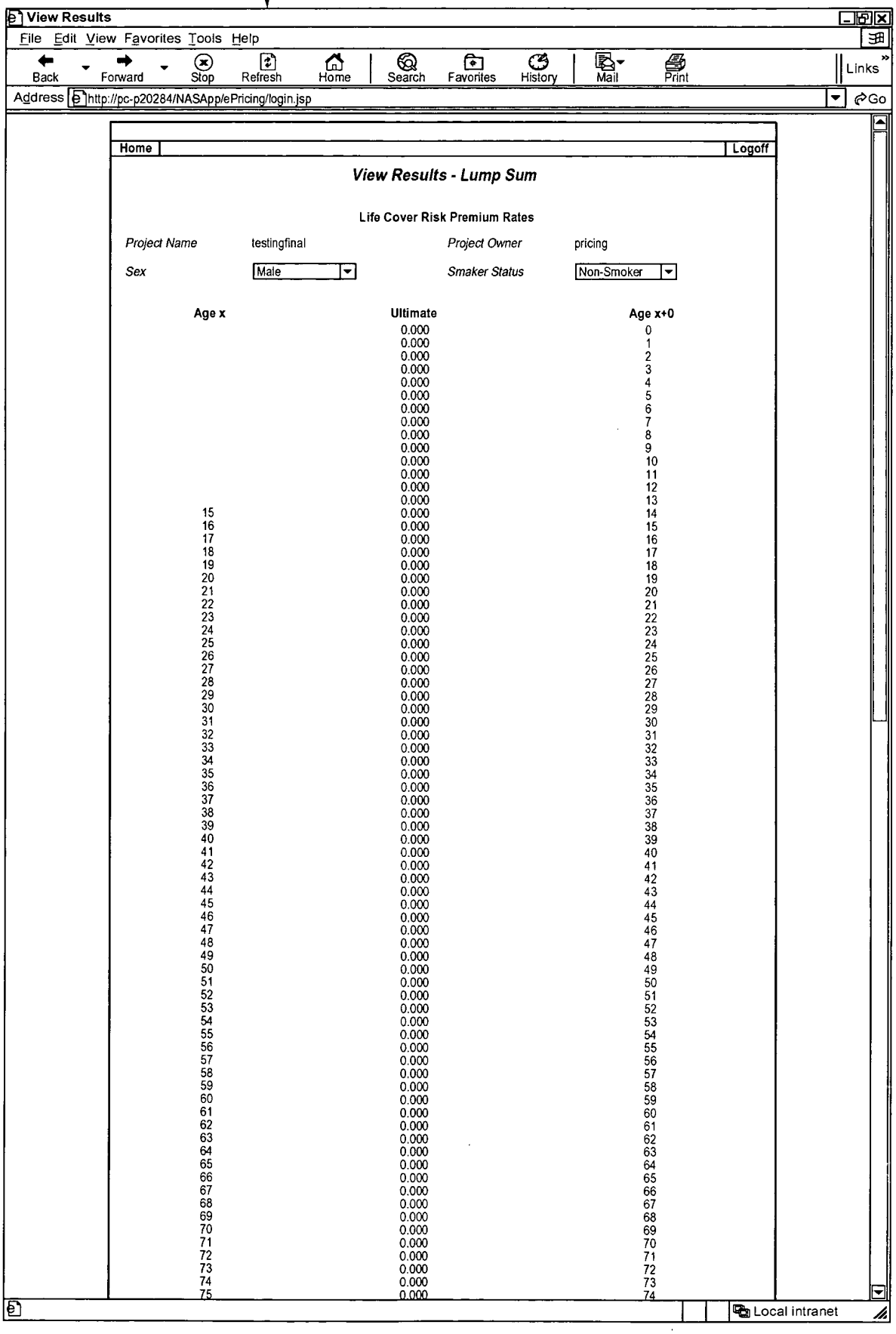

330A
View Results
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Links
Address http://pc-p20284/NASApp/ePricing/login.jsp
Go
Home
Logoff
View Results - Income Protection Insurance (IPI)
Project Name
IPI project
Project Owner
pricing
Deferred period
13 weeks
Escalation Rate
Esc Level
Ages
20-40
Terms
Term 1-5
Male Class 1 : Annual Premium rates per $100 of benefit
Age x | Term 1 | Term 2 | Term 3 | Term 4 | Term 5
20 0.0 0.0 0.0 0.0 0.0
21 0.0 0.0 0.0 0.0 0.0
22 0.0 0.0 0.0 0.0 0.0
23 0.0 0.0 0.0 0.0 0.0
24 0.0 0.0 0.0 0.0 0.0
25 0.0 0.0 0.0 0.0 0.0
26 0.0 0.0 0.0 0.0 0.0
27 0.0 0.0 0.0 0.0 0.0
28 0.0 0.0 0.0 0.0 0.0
29 0.0 0.0 0.0 0.0 0.0
30 0.0 0.0 0.0 0.0 0.0
31 0.0 0.0 0.0 0.0 0.0
32 0.0 0.0 0.0 0.0 0.0
33 0.0 0.0 0.0 0.0 0.0
34 0.0 0.0 0.0 0.0 0.0
35 0.0 0.0 0.0 0.0 0.0
36 0.0 0.0 0.0 0.0 0.0
37 0.0 0.0 0.0 0.0 0.0
38 0.0 0.0 0.0 0.0 0.0
39 0.0 0.0 0.0 0.0 0.0
40 0.0 0.0 0.0 0.0 0.0
332
Prepared for: company1
Download Results
Print
Notes
Close
Local intranet

FIG. 10



Age x	Ultimate	Age x+0
	0.000	0
	0.000	1
	0.000	2
	0.000	3
	0.000	4
	0.000	5
	0.000	6
	0.000	7
	0.000	8
	0.000	9
	0.000	10
	0.000	11
	0.000	12
	0.000	13
15	0.000	14
16	0.000	15
17	0.000	16
18	0.000	17
19	0.000	18
20	0.000	19
21	0.000	20
22	0.000	21
23	0.000	22
24	0.000	23
25	0.000	24
26	0.000	25
27	0.000	26
28	0.000	27
29	0.000	28
30	0.000	29
31	0.000	30
32	0.000	31
33	0.000	32
34	0.000	33
35	0.000	34
36	0.000	35
37	0.000	36
38	0.000	37
39	0.000	38
40	0.000	39
41	0.000	40
42	0.000	41
43	0.000	42
44	0.000	43
45	0.000	44
46	0.000	45
47	0.000	46
48	0.000	47
49	0.000	48
50	0.000	49
51	0.000	50
52	0.000	51
53	0.000	52
54	0.000	53
55	0.000	54
56	0.000	55
57	0.000	56
58	0.000	57
59	0.000	58
60	0.000	59
61	0.000	60
62	0.000	61
63	0.000	62
64	0.000	63
65	0.000	64
66	0.000	65
67	0.000	66
68	0.000	67
69	0.000	68
70	0.000	69
71	0.000	70
72	0.000	71
73	0.000	72
74	0.000	73
75	0.000	74

FIG. 11

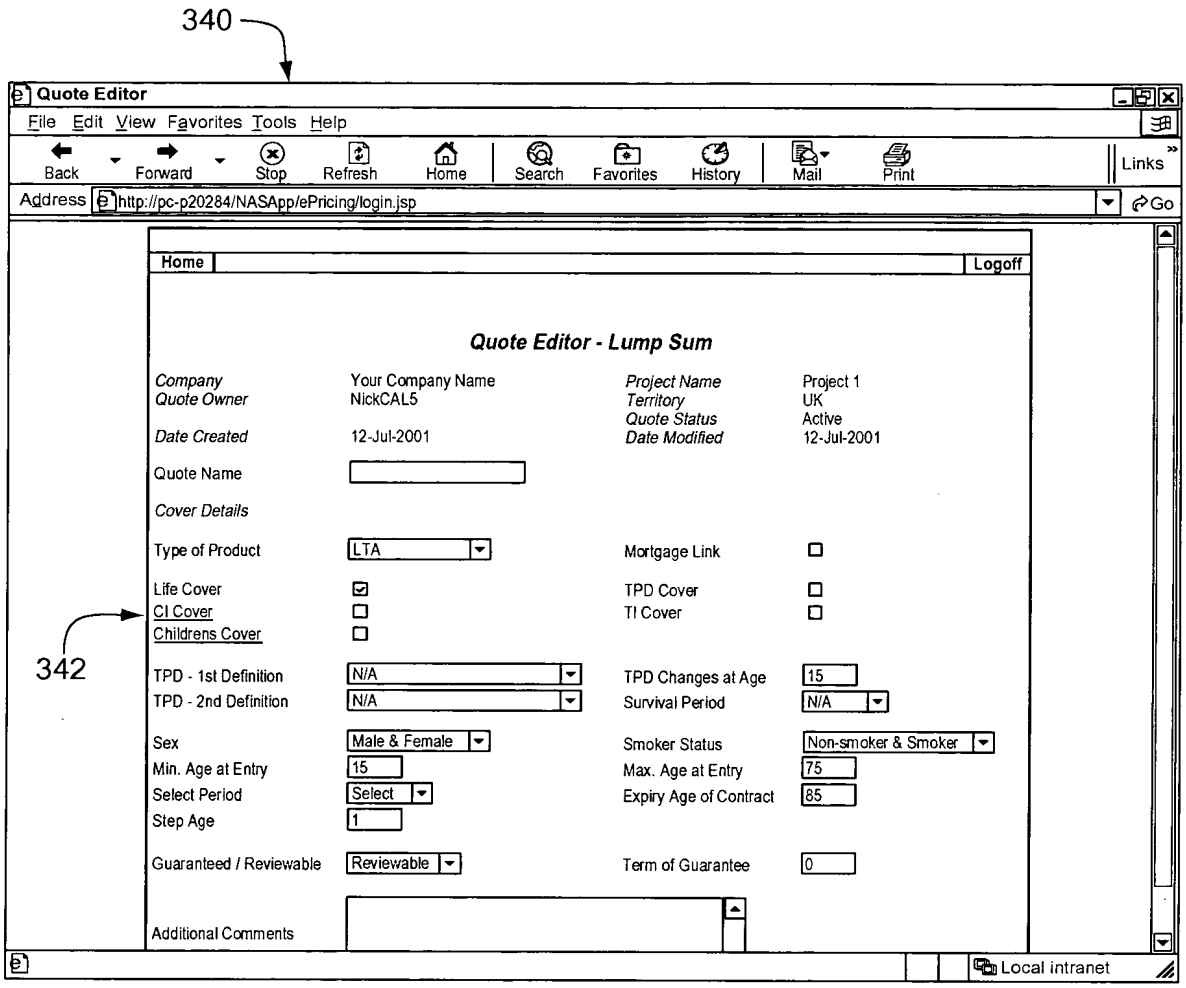

340
Quote Editor
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Links
Address http://pc-p20284/NASApp/ePricing/login.jsp
Go
Home
Logoff
Quote Editor - Lump Sum
Company
Your Company Name
Project Name
Project 1
Quote Owner
NickCAL5
Territory
UK
Quote Status
Active
Date Created
12-Jul-2001
Date Modified
12-Jul-2001
Quote Name
Cover Details
Type of Product
LTA
Mortgage Link
Life Cover
TPD Cover
CI Cover
TI Cover
Childrens Cover
342
TPD - 1st Definition
N/A
TPD Changes at Age
15
TPD - 2nd Definition
N/A
Survival Period
N/A
Sex
Male & Female
Smoker Status
Non-smoker & Smoker
Min. Age at Entry
15
Max. Age at Entry
75
Select Period
Select
Expiry Age of Contract
85
Step Age
1
Guaranteed / Reviewable
Reviewable
Term of Guarantee
0
Additional Comments
Local intranet

FIG. 12

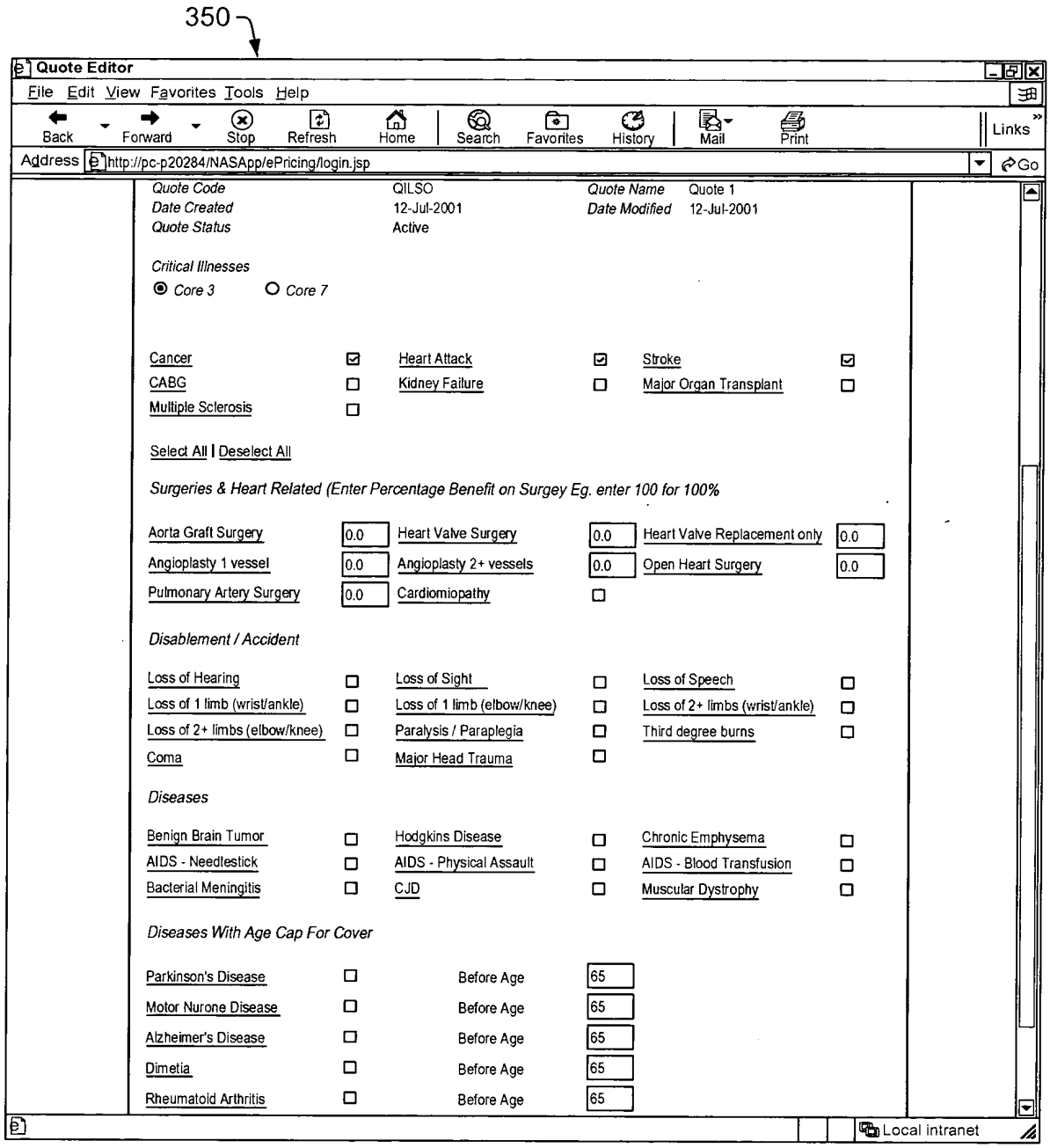

350
Quote Editor
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Links
Address http://pc-p20284/NASApp/ePricing/login.jsp
Go
Quote Code QILSO Quote Name Quote 1
Date Created 12-Jul-2001 Date Modified 12-Jul-2001
Quote Status Active
Critical Illnesses
Core 3 Core 7
Cancer Heart Attack Stroke
CABG Kidney Failure Major Organ Transplant
Multiple Sclerosis
Select All | Deselect All
Surgeries & Heart Related (Enter Percentage Benefit on Surgey Eg. enter 100 for 100%
Aorta Graft Surgery 0.0 Heart Valve Surgery 0.0 Heart Valve Replacement only 0.0
Angioplasty 1 vessel 0.0 Angioplasty 2+ vessels 0.0 Open Heart Surgery 0.0
Pulmonary Artery Surgery 0.0 Cardiomiopathy
Disablement / Accident
Loss of Hearing Loss of Sight Loss of Speech
Loss of 1 limb (wrist/ankle) Loss of 1 limb (elbow/knee) Loss of 2+ limbs (wrist/ankle)
Loss of 2+ limbs (elbow/knee) Paralysis / Paraplegia Third degree burns
Coma Major Head Trauma
Diseases
Benign Brain Tumor Hodgkins Disease Chronic Emphysema
AIDS - Needlestick AIDS - Physical Assault AIDS - Blood Transfusion
Bacterial Meningitis CJD Muscular Dystrophy
Diseases With Age Cap For Cover
Parkinson's Disease Before Age 65
Motor Nurone Disease Before Age 65
Alzheimer's Disease Before Age 65
Dimetia Before Age 65
Rheumatoid Arthritis Before Age 65
Local intranet

FIG. 13

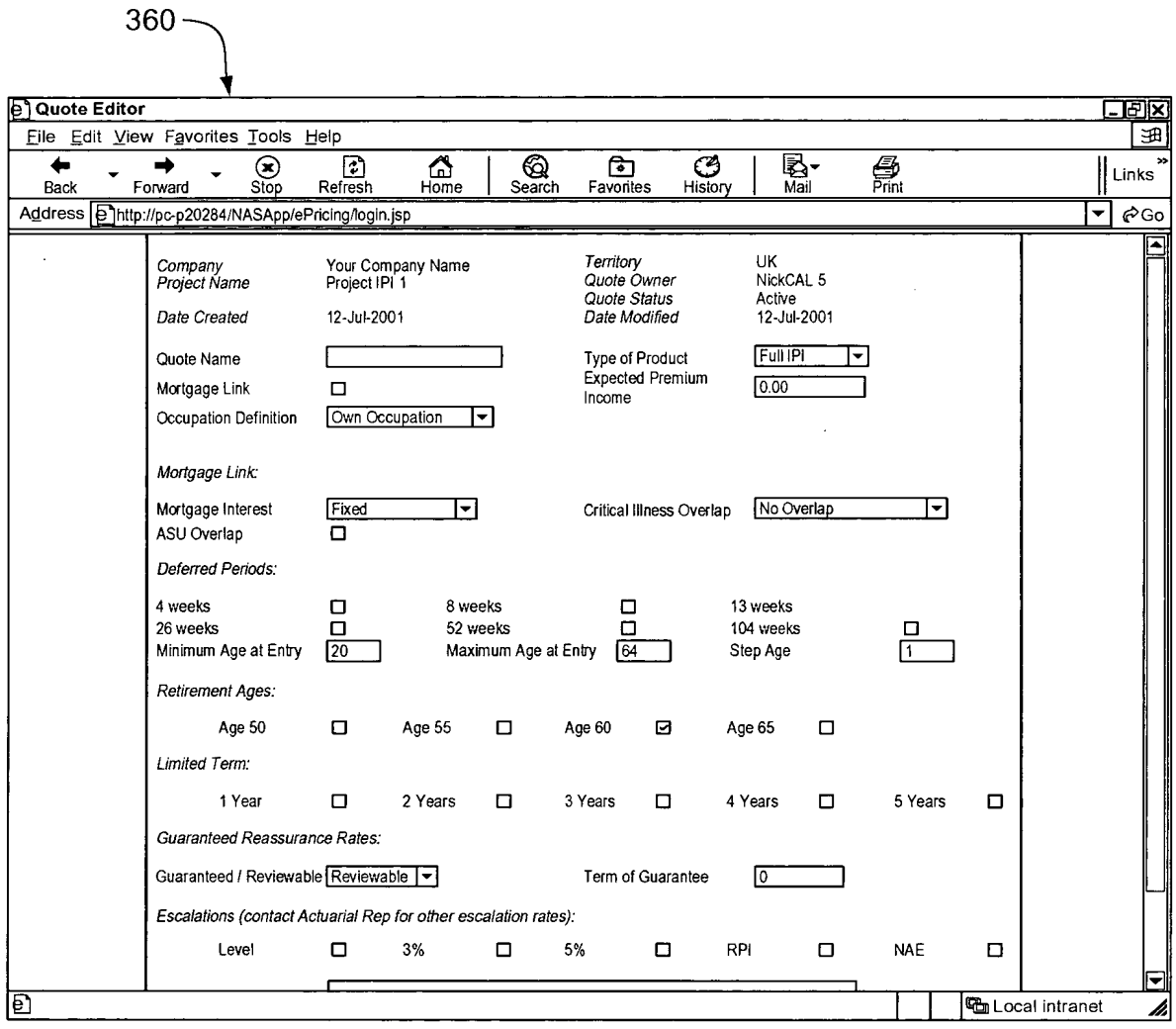

360
Quote Editor
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Links
Address http://pc-p20284/NASApp/ePricing/login.jsp
Go
Company Your Company Name
Project Name Project IPI 1
Date Created 12-Jul-2001
Territory UK
Quote Owner NickCAL 5
Quote Status Active
Date Modified 12-Jul-2001
Quote Name
Mortgage Link
Occupation Definition Own Occupation
Type of Product Full IPI
Expected Premium Income 0.00
Mortgage Link:
Mortgage Interest Fixed
ASU Overlap
Critical Illness Overlap No Overlap
Deferred Periods:
4 weeks
8 weeks
13 weeks
26 weeks
52 weeks
104 weeks
Minimum Age at Entry 20
Maximum Age at Entry 64
Step Age 1
Retirement Ages:
Age 50
Age 55
Age 60
Age 65
Limited Term:
1 Year
2 Years
3 Years
4 Years
5 Years
Guaranteed Reassurance Rates:
Guaranteed / Reviewable Reviewable
Term of Guarantee 0
Escalations (contact Actuarial Rep for other escalation rates):
Level
3%
5%
RPI
NAE
Local intranet

FIG. 14

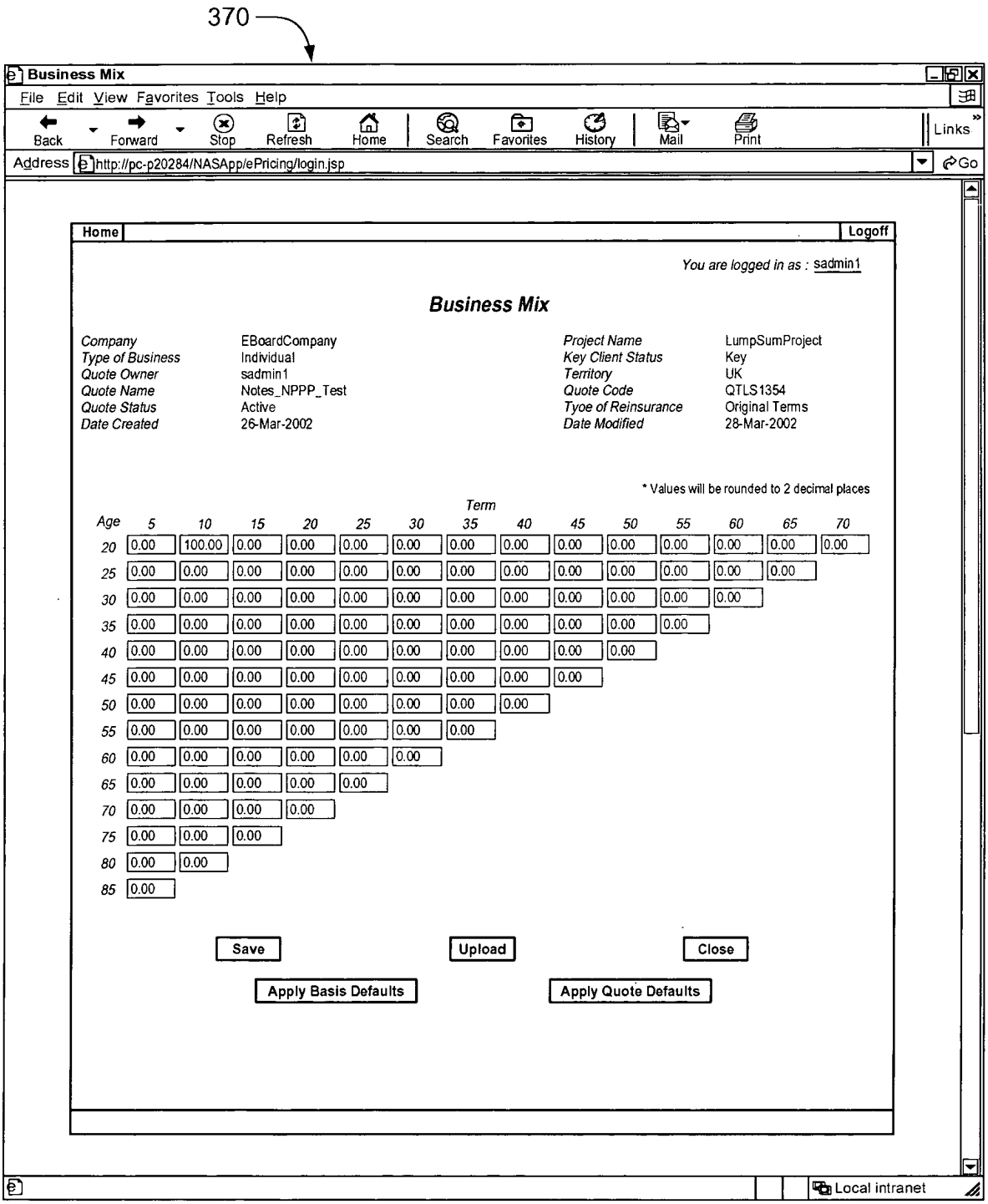

370
Business Mix
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Links
Address http://pc-p20284/NASApp/ePricing/login.jsp
Go
Home
Logoff
You are logged in as : sadmin1
Business Mix
Company EBoardCompany
Type of Business Individual
Quote Owner sadmin1
Quote Name Notes_NPPP_Test
Quote Status Active
Date Created 26-Mar-2002
Project Name LumpSumProject
Key Client Status Key
Territory UK
Quote Code QTLS1354
Tyoe of Reinsurance Original Terms
Date Modified 28-Mar-2002
* Values will be rounded to 2 decimal places
Term
Age 5 10 15 20 25 30 35 40 45 50 55 60 65 70
20 0.00 100.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
25 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
30 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
35 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
40 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
45 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
50 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
55 0.00 0.00 0.00 0.00 0.00 0.00 0.00
60 0.00 0.00 0.00 0.00 0.00 0.00
65 0.00 0.00 0.00 0.00 0.00
70 0.00 0.00 0.00 0.00
75 0.00 0.00 0.00
80 0.00 0.00
85 0.00
Save
Upload
Close
Apply Basis Defaults
Apply Quote Defaults
Local intranet

FIG. 15

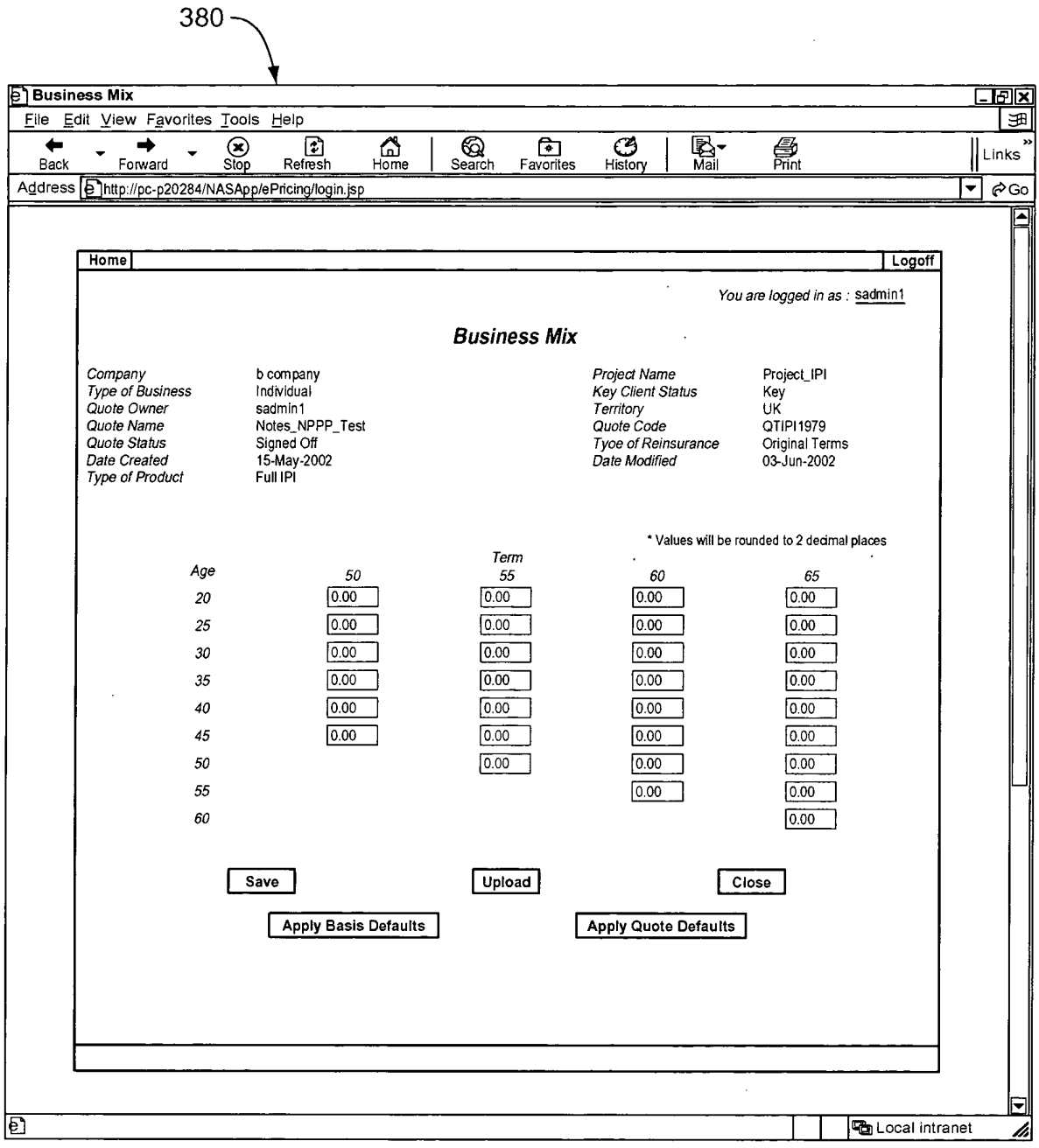
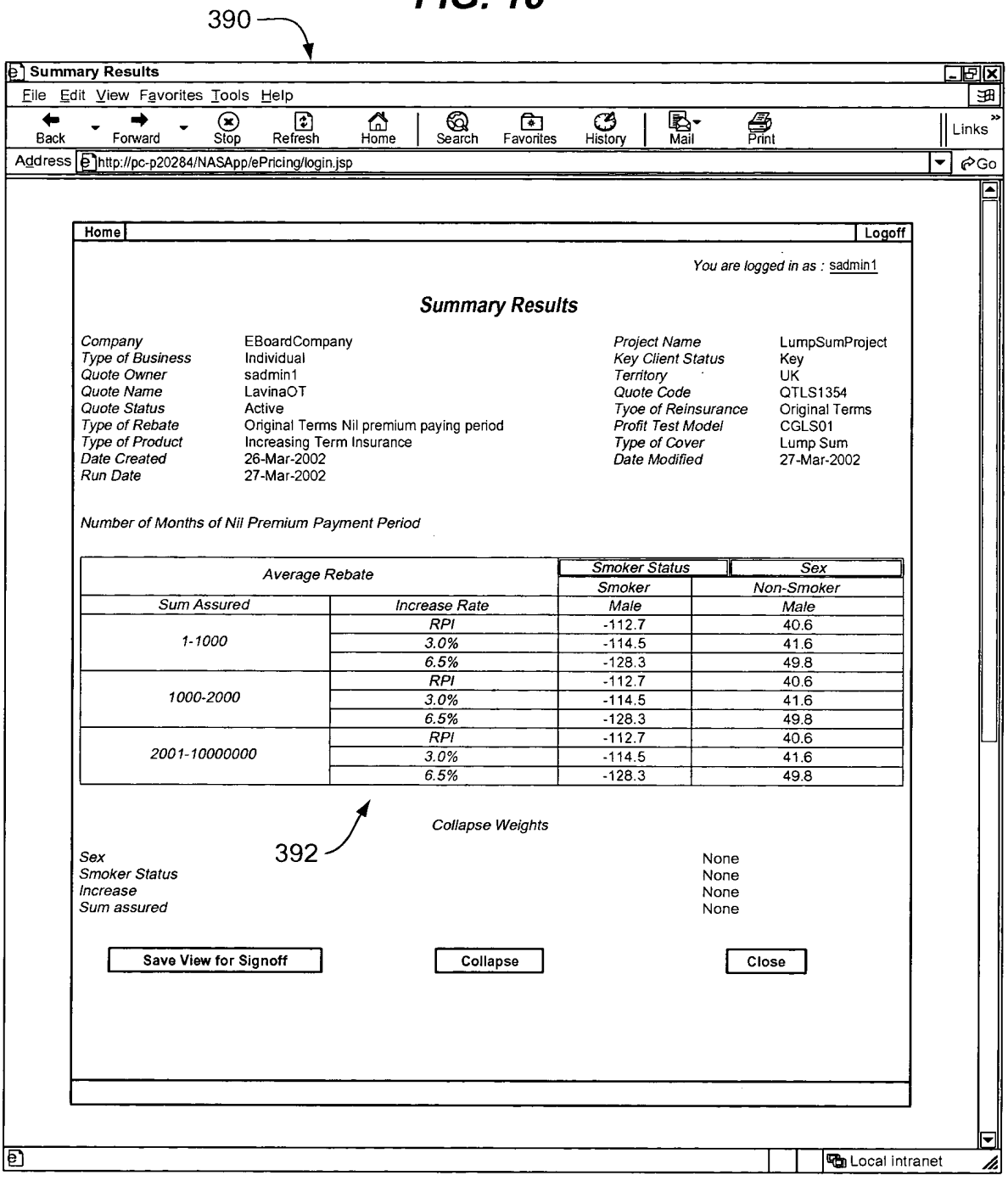

380
Business Mix
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Links
Address http://pc-p20284/NASApp/ePricing/login.jsp
Go
Home
Logoff
You are logged in as : sadmin1
Business Mix
Company b company
Type of Business Individual
Quote Owner sadmin1
Quote Name Notes_NPPP_Test
Quote Status Signed Off
Date Created 15-May-2002
Type of Product Full IPI
Project Name Project_IPI
Key Client Status Key
Territory UK
Quote Code QTIPI1979
Tyoe of Reinsurance Original Terms
Date Modified 03-Jun-2002
* Values will be rounded to 2 decimal places
Term
Age 50 55 60 65
20 0.00 0.00 0.00 0.00
25 0.00 0.00 0.00 0.00
30 0.00 0.00 0.00 0.00
35 0.00 0.00 0.00 0.00
40 0.00 0.00 0.00 0.00
45 0.00 0.00 0.00 0.00
50 0.00 0.00 0.00
55 0.00 0.00
60 0.00
Save
Upload
Close
Apply Basis Defaults
Apply Quote Defaults
Local intranet

FIG. 16


390
Summary Results
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Links
Address http://pc-p20284/NASApp/ePricing/login.jsp
Go
Home
Logoff
You are logged in as : sadmin1
Summary Results
Company EBoardCompany
Type of Business Individual
Quote Owner sadmin1
Quote Name LavinaOT
Quote Status Active
Type of Rebate Original Terms Nil premium paying period
Type of Product Increasing Term Insurance
Date Created 26-Mar-2002
Run Date 27-Mar-2002
Project Name LumpSumProject
Key Client Status Key
Territory UK
Quote Code QTLS1354
Tyoe of Reinsurance Original Terms
Profit Test Model CGLS01
Type of Cover Lump Sum
Date Modified 27-Mar-2002
Number of Months of Nil Premium Payment Period
Average Rebate
Smoker Status
Sex
Smoker
Non-Smoker
Sum Assured
Increase Rate
Male
Male
1-1000
RPI -112.7 40.6
3.0% -114.5 41.6
6.5% -128.3 49.8
1000-2000
RPI -112.7 40.6
3.0% -114.5 41.6
6.5% -128.3 49.8
2001-10000000
RPI -112.7 40.6
3.0% -114.5 41.6
6.5% -128.3 49.8
392
Collapse Weights
Sex None
Smoker Status None
Increase None
Sum assured None
Save View for Signoff
Collapse
Close
Local intranet